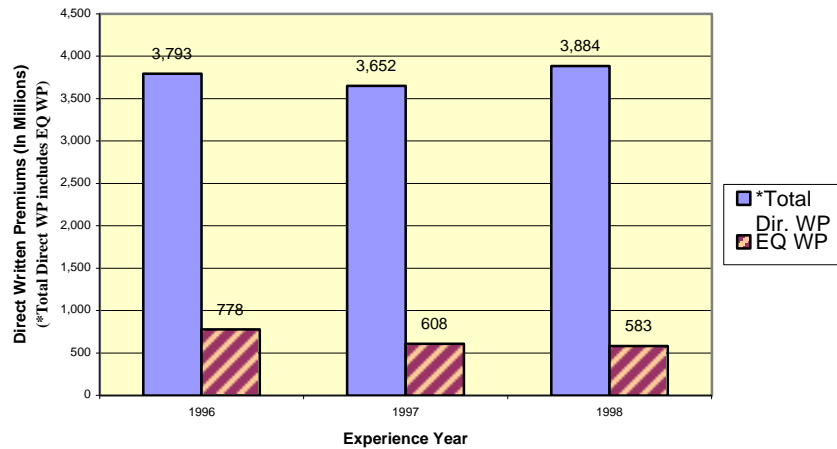
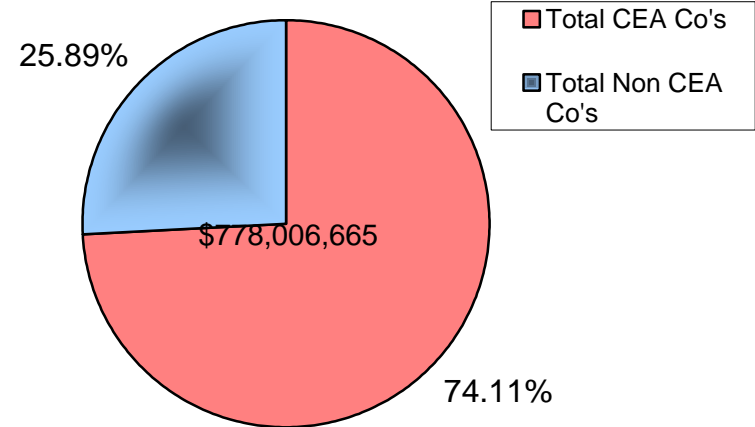


CEA / Non-CEA Residential Earthquake Market Share - EXHIBIT B (Earthquake Premiums Written)

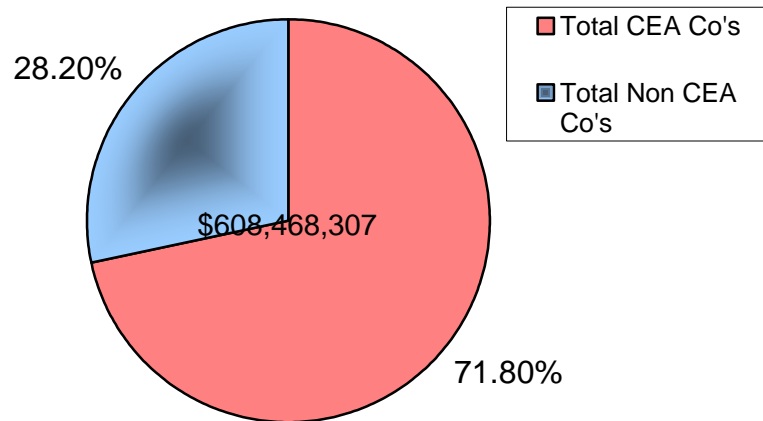
Summary of Residential Market Share



1996 Total Direct Written EQ Premiums



1997 Total Direct Written EQ Premiums



1998 Total Direct Written EQ Premiums

